

What is claimed:

1. A method for implementing a combined investment, the method comprising the steps of:

controlling a collateralizable first investment, said first investment representing ownership interests of a plurality of independent investors;

obtaining financing collateralized by said first investment;

acquiring a second investment using said financing, said second investment being selected for achieving an income-producing objective; and

applying at least a portion of any returns on said second investment to the benefit of said plurality of independent investors.

2. The method of claim 1, wherein said first investment comprises a portfolio of securities.

3. The method of claim 2, wherein said portfolio comprises a combination of securities selected for achieving an objective of long term growth.

4. The method of claim 2, wherein said portfolio comprises a debt obligation insured by a third party guarantor.

5. The method of claim 1, whereby each of said plurality of independent investors becomes an owner of a proportionate share of said second investment.

6. The method of claim 1, wherein said first investment comprises a portfolio of securities selected to achieve an objective of growth and said second investment comprises a real estate asset, whereby each of said plurality of independent investors becomes an investor in a combined investment of first and second asset classes without the need for additional investment capital.

7. The method of claim 1, wherein said second investment comprises a real estate asset.

8. The method of claim 1, wherein said financing provides leverage of said first investment in the range of approximately 50% to approximately 100%.

9. The method of claim 1, wherein said controlling step comprises the step of:  
managing said first investment to provide an enhanced returns to said plurality of independent investors.

10. The method of claim 9, further comprising the step of:  
managing said second investment cooperatively with said first investment to provide enhanced returns to said plurality of independent investors.

11. The method of claim 9, wherein said managing step is performed by an investment firm, and wherein said financing is obtained from said investment firm.

12. The method of claim 1, wherein said financing is selected from the group consisting of a line of credit, a self-liquidating loan, a fixed rate loan, a variable rate loan, an interest-only loan, a term loan, a balloon loan, and any combination of one or more thereof.

13. The method of claim 1, wherein said applying step comprises the step of:  
distributing a portion of any income from said second investment to each of said plurality of independent investors.

14. The method of claim 1, wherein said applying step comprises the step of:  
utilizing a portion of any income from said second investment to purchase an additional investment in an asset class of said first investment.

15. The method of claim 1, wherein said applying step comprises the step of:  
utilizing a portion of any income from said second investment to purchase an additional investment in an asset class of said second investment.

16. The method of claim 1, wherein said applying step comprises the step of:

holding a portion of any income from said second investment as cash.

17. The method of claim 1, wherein said applying step comprises the step of:  
paying operating expenses relating to said first investment or said second investment.

18. The method of claim 1, wherein said applying step comprises the step of:  
reducing a debt obligation resulting from said financing.

19. The method of claim 1, wherein said step of controlling said first investment  
comprises the steps of:  
receiving a capital contribution from each of said plurality of independent investors;  
and  
aggregating a plurality of said capital contributions to acquire said first investment.

20. The method of claim 1, wherein said step of controlling said first investment  
comprises receiving control over a portion of assets associated with a pension fund.

21. The method of claim 1, wherein said step of acquiring said second investment  
comprises a refinancing of properties owned by at least one of said plurality of independent  
investors.

22. A method for implementing a combined investment, the method comprising the steps of:

receiving a capital contribution from each of a plurality of independent investors;

aggregating a plurality of said capital contributions;

5 establishing with said aggregated capital contributions a collateralizable first investment comprising a portfolio of securities, a proportionate share of said first investment being owned by each of said plurality of independent investors;

obtaining financing collateralized by said first investment; and

10 acquiring a second investment using said financing, said second investment being selected for achieving an income-producing objective;

applying at least a portion of any returns on said second investment to the benefit of said plurality of independent investors;

whereby each of said plurality of independent investors becomes an investor in a combined investment of said first and second investments.

15 23. The method of claim 22, wherein said securities comprise equities.

24. The method of claim 23, wherein said equities are selected for achieving an objective of long term growth.

25. The method of claim 22, wherein said securities comprise a debt obligation insured

by a third party guarantor.

26. The method of claim 22, wherein said second investment comprises an investment in a real estate asset.

27. The method of claim 22, further comprising the step of:

cooperatively managing said first and second investments by cross-utilizing at least a portion of any returns thereon for the objective of providing enhanced returns to said plurality of independent investors.

28. The method of claim 27, wherein said managing step is performed by an investment firm, and wherein said financing is obtained from said investment firm.

29. The method of claim 22, further comprising the step of:

issuing a number of ownership shares to each of said plurality of individual investors to reflect an ownership interest in said combined investment.

30. A method for implementing a combined investment, the method comprising the steps of:

managing a fund holding a collateralizable first investment comprising a portfolio of securities selected for achieving a growth objective, a proportionate share of said fund being

owned by each of a plurality of independent investors;

obtaining financing collateralized by said first investment; and

acquiring a second investment using said financing, said second investment being selected to achieve an income-producing objective;

5 applying at least a portion of any returns on said second investment to the benefit of said plurality of independent investors;

whereby each of said plurality of independent investors becomes an investor in a combined investment of said first and second investments.

31. The method of claim 30, further comprising the step of:

10 cooperatively managing said first and second investments by cross-utilizing at least a portion of any returns thereon for the objective of providing enhanced returns to said plurality of independent investors.

32. A method for implementing a combined investment, the method comprising the steps of:

15 collateralizing a collateralizable first investment of a first asset class, said first investment being held by an investment vehicle to obtain financing, a proportionate share of said investment vehicle being owned by each of a plurality of independent investors, at least a portion of any returns on said first investment being applied to the benefit of said plurality of independent investors;

using said financing to acquire a second investment of a second asset class;

applying at least a portion of any returns on said second investment to the benefit of said plurality of independent investors.

33. The method of claim 32, wherein said second investment is held by said investment vehicle.

34. The method of claim 32, wherein said first investment comprises a portfolio of securities configured to achieve an objective of long term growth and wherein said second investment comprises income-producing real estate.

35. The method of claim 32, further comprising the step of:

cooperatively managing said first and second investments by cross-utilizing at least a portion of any returns thereon for the objective of providing enhanced returns to said plurality of independent investors.

36. A data processing system for implementing a combined asset class investment, the data processing system comprising:

a microprocessor;

a memory operatively connected to said microprocessor;



first instructions stored in the memory and executable by the microprocessor for tracking any returns received from a first investment representing ownership interests of a plurality of independent investors;

second instructions stored in the memory and executable by the microprocessor for tracking any returns received from a second investment acquired with financing collateralized by said first investment; and

third instructions stored in the memory and executable by the microprocessor for monitoring financial market conditions and providing alerts when a prescribed threshold is met.

37. The data processing system of claim 36, wherein said third instructions are configured to provide alerts for cross-utilizing at least a portion of any returns of the first and second investments for the objective of providing enhanced returns to the plurality of independent investors.

38. The data processing system of claim 36, further comprising:

fourth instructions stored in the memory and executable by the microprocessor for determining each investor's proportionate share of returns received from said second investment as a function of each investor's respective capital contribution for said first investment.

39. The data processing system of claim 36, further comprising:

fourth instructions stored in the memory and executable by the microprocessor for tracking debt against the first investment resulting from acquisition of the second investment.

40. The data processing system of claim 39, further comprising:

fifth instructions stored in the memory and executable by the microprocessor for calculating an aggregate amount of proportionate shares of income distributed to each of said investors.

41. The data processing system of claim 40, further comprising:

sixth instructions stored in the memory and executable by the microprocessor for calculating a ratio of the aggregate amount of proportionate shares of income distributed to each investor relative to the respective investor's capital contribution.

42. The data processing system of claim 41, further comprising:

seventh instructions stored in the memory and executable by the microprocessor for calculating a ratio of the combined return to the investor on the first and second investments relative to the respective investor's capital contribution.